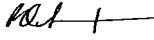


Certificate Under 37 CFR 1.8

I hereby certify that this correspondence is being electronically transmitted to the U.S. Patent and Trademark Office, Commissioner for Patents, via the EFS on March 24, 2010.



Robert D. Summers, Jr., Reg. No. 57,844

BRINKS
HOFER
GILSON
& LIONE

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Appln. of: McGiffin et al.

Appln. No.: 10/783,478

Filed: February 20, 2004

For: SYSTEM AND DATA
STRUCTURE FOR ACCOUNT
MANAGEMENT

Attorney Docket No: 10022-349

Examiner: Agwumezie, Charles C.

Group Art Unit: 3685

Confirmation No.: 2126

AMENDMENT UNDER 37 C.F.R. 1.114

MAIL STOP RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Final Office Action mailed May 26, 2009 ("the Office Action"), Assignee has filed this amendment as part of a Request for Continued Examination. Assignee respectfully request reconsideration and allowance of the present claims in view of the following remarks and amendments.

Amendments to the Claims begin on page 2 of this response.

Remarks and Arguments begin on page 18 of this response.